

評等準則 | 保險業 | 通用準則：

企業風險管理

May 7, 2013

(編按：本準則已由 2019 年 7 月 1 日公布標題為「*Insurers Rating Methodology* (保險公司評等方法論)」一文取代，但在某些市場中可能仍然適用。)

1. 標普全球評級公布本準則係為協助市場參與人士更加瞭解標普全球評級評估保險公司企業風險管理 (enterprise risk management; 簡稱 ERM) 的方法。我們的 ERM 評估係在檢視保險公司是否是以系統性、一致性及策略性的方式，在其企業整體中執行風險管理任務，進而在保險公司的最佳風險／報酬架構下達到有效限制未來損失的目的。
2. 本段落已刪除。詳見修改紀錄。
3. 本準則亦部分取代 2011 年 8 月 25 日公布之「*Bond Insurance Rating Methodology And Assumptions*」。

準則適用範圍

4. 本準則適用於所有全球保險公司評等，包括壽險公司、健康險公司、財產／意外險 (簡稱 P/C; 美國以外地區稱非壽險業) 公司、再保險公司、債務保險公司、保險與再保險經紀公司、以及房貸與所有權保險公司的評等。

準則摘要

5. 保險公司 ERM 評估是我們評等分析過程中的一環。ERM 檢視的是保險公司是否是以系統性、一致性及策略性的方式，在其企業整體中執行風險管理任務，進而在最佳的風險／報酬架構下達到有效限制未來損失的目的。ERM 分析亦提供了對保險公司風險結構與資本需求狀況的預期看法。
6. ERM 分析是專為各保險公司之風險結構所設計之分析，其所關注的五大領域分別為：風險管理文化 (risk management culture)、風險控管 (risk controls)、新興風險管理 (emerging risk management)、風險模型 (risk models) 以及策略風險管理 (strategic risk management) 等。
7. 本準則旨在藉由詳細說明我們如何對以上所提五項子因素進行評分，以及我們如何根據這五項子因素之評分得出保險公司的 ERM 評估結果，達到提升評等透明度的目的。
8. 本段落已刪除。詳見修改紀錄。
9. 本段落已刪除。詳見修改紀錄。

方法論

企業風險管理分析子因素

10. ERM 分析包括的五項子因素：

- 風險管理文化 (Risk management culture) ，
- 風險控管 (Risk controls) ，

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- 此處提供之中文版內容係翻譯自英文版摘要章節。

- 新興風險管理 (Emerging risk management) ，
- 風險模型 (Risk models) ，以及
- 策略風險管理 (Strategic risk management) 。

11. 本準則文章在於確定如何評估該五項子因素的每項因素，以及如何綜合該五項子因素的評估結果，以導出保險公司之 ERM 得分。

修訂與更新

本準則文章原始公布於 2013 年 5 月 7 日，自公布日起生效。針對本準則文章與「Lloyd's Syndicate Assessments」相關的內容則是於 2013 年 11 月 1 日起生效。

本準則公布後沿革：

- 2016年2月26日，我們在完成定期檢視後，更新了聯絡人資訊。
- 2017年2月26日，我們在完成定期檢視後，更新了聯絡人資訊與準則參考來源，並刪除了段落編號2、8與9（因為這些段落中的內容係與本準則初始公布時相關但目前已不再有關）。
- 2018年2月20日，我們在完成定期檢視後，更新了聯絡人資訊與準則參考來源，並更新了段落編號7、23與25當中的文字內容，使本準則文章更加透明。我們也刪除了與本準則初始公布時相關的文字內容，這段內容之前被移至「修訂沿革」一節，但目前已不再與本準則有關。
- 2019年4月10日，我們在對本準則文章的聯絡人資訊進行了一些不具實質影響性的變動調整後再版重登本文。

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